

Performance E-MAC NL 2006-III

| | | |
|---|--------|---------------|
| Pool characteristics | | |
| Issuance volume | | € 800,000,000 |
| Total delinquencies 60+ days as per 25-Jul-24 | | 1.43% |
| Total delinquencies 90+ days as per 25-Jul-24 | | 1.01% |
| Percentage of non-Self Certified loans | Apr-07 | Jul-24 |
| Percentage of Self Certified loans | 72.8% | 64.6% |
| | 27.2% | 35.4% |

| Total | | Apr-07 | Jan-08 | Jan-09 | Jan-10 | Jan-11 | Jan-12 | Jan-13 | Jan-14 | Jan-15 | Jan-16 | Jan-17 | Jan-18 | Jan-19 | Jan-20 | Jan-21 | Jan-22 | Jan-23 | Apr-23 | Jul-23 | Oct-23 | Jan-24 | Apr-24 | Jul-24 |
|-------------------------------|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Principal amounts | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 214,354,805 | 199,537,420 | 174,689,300 | 165,033,582 | 155,533,495 | 145,153,546 | 133,818,719 | 123,529,638 | 114,068,336 | 103,680,696 | 92,473,767 | 80,688,720 | 73,719,521 | 66,795,421 | 59,986,477 | 51,125,826 | 44,215,452 | 43,256,496 | 42,649,463 | 41,012,402 | 39,548,877 | 37,704,878 | 36,364,249 |
| Non-Self Certified | | 572,313,547 | 559,918,229 | 536,332,612 | 518,519,455 | 492,811,260 | 460,520,822 | 429,043,184 | 398,816,326 | 370,173,283 | 324,191,208 | 254,327,131 | 218,915,543 | 194,218,783 | 168,847,894 | 139,669,324 | 105,306,618 | 81,138,588 | 78,621,746 | 75,059,438 | 72,422,052 | 70,045,132 | 68,560,680 | 66,241,233 |
| Total | | 786,668,352 | 759,455,649 | 711,021,912 | 683,553,038 | 648,344,754 | 605,674,370 | 562,861,903 | 522,345,964 | 484,241,619 | 427,871,904 | 346,800,898 | 299,604,263 | 267,938,304 | 235,643,315 | 199,655,800 | 156,432,444 | 125,354,040 | 121,878,242 | 117,708,901 | 113,434,454 | 109,594,009 | 106,265,557 | 102,605,482 |
| number of loans | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 1,094 | 1,019 | 902 | 847 | 796 | 746 | 695 | 649 | 606 | 550 | 483 | 423 | 387 | 351 | 313 | 289 | 233 | 229 | 226 | 219 | 212 | 207 | 202 |
| Non-Self Certified | | 2,947 | 2,889 | 2,768 | 2,671 | 2,546 | 2,406 | 2,289 | 2,142 | 2,016 | 1,787 | 1,431 | 1,258 | 1,139 | 1,015 | 869 | 686 | 553 | 542 | 523 | 508 | 486 | 472 | 472 |
| Total | | 4,041 | 3,908 | 3,670 | 3,518 | 3,342 | 3,152 | 2,984 | 2,791 | 2,622 | 2,337 | 1,914 | 1,681 | 1,526 | 1,366 | 1,182 | 955 | 786 | 771 | 749 | 727 | 707 | 693 | 674 |
| 60+ days Delinquencies | | | | | | | | | | | | | | | | | | | | | | | | |
| percentages | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 0.07% | 0.38% | 0.61% | 1.45% | 2.41% | 2.95% | 4.44% | 3.34% | 2.88% | 2.50% | 3.50% | 2.54% | 2.30% | 3.42% | 3.33% | 1.74% | 2.02% | 1.47% | 0.88% | 2.97% | 3.08% | 2.39% | 2.92% |
| Non-Self Certified | | 0.11% | 0.10% | 0.39% | 0.34% | 0.40% | 0.43% | 0.59% | 0.84% | 0.74% | 1.12% | 0.57% | 0.54% | 0.42% | 0.99% | 0.76% | 0.30% | 0.76% | 0.31% | 0.00% | 0.00% | 0.00% | 0.00% | 0.62% |
| Total 60+ days | | 0.10% | 0.17% | 0.44% | 0.61% | 0.88% | 1.04% | 1.50% | 1.43% | 1.24% | 1.45% | 1.35% | 1.08% | 0.94% | 1.68% | 1.53% | 0.77% | 1.20% | 0.72% | 0.32% | 1.07% | 1.11% | 0.95% | 1.43% |
| Principal amounts | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 148,000 | 769,275 | 1,068,139 | 2,397,936 | 3,747,372 | 4,287,893 | 5,941,525 | 4,129,020 | 3,285,124 | 2,590,624 | 3,232,074 | 2,047,475 | 1,988,712 | 2,286,650 | 1,994,725 | 890,500 | 891,375 | 838,375 | 376,375 | 1,219,325 | 1,219,325 | 899,325 | 1,067,325 |
| Non-Self Certified | | 642,500 | 535,500 | 2,083,454 | 1,744,123 | 1,973,940 | 1,987,162 | 2,516,405 | 3,330,440 | 2,732,008 | 3,619,549 | 1,439,268 | 1,185,580 | 808,980 | 1,670,580 | 1,067,335 | 311,800 | 613,000 | 245,500 | - | - | - | - | 410,000 |
| Total 60+ days | | 790,500 | 1,294,775 | 3,151,593 | 4,142,059 | 5,721,311 | 6,275,055 | 8,457,929 | 7,459,460 | 6,017,132 | 6,210,173 | 4,671,342 | 3,233,055 | 2,805,692 | 3,957,430 | 3,062,060 | 1,202,300 | 1,504,375 | 881,875 | 376,375 | 1,219,325 | 1,219,325 | 899,325 | 1,471,325 |
| number of loans | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 1 | 5 | 6 | 10 | 15 | 17 | 22 | 14 | 16 | 14 | 15 | 8 | 7 | 9 | 7 | 4 | 4 | 3 | 2 | 5 | 5 | 4 | 5 |
| Non-Self Certified | | 4 | 3 | 12 | 12 | 12 | 11 | 14 | 18 | 15 | 19 | 8 | 5 | 4 | 7 | 5 | 2 | 3 | 1 | - | - | - | - | 2 |
| Total 60+ days | | 5 | 8 | 18 | 22 | 27 | 28 | 36 | 32 | 31 | 33 | 23 | 13 | 11 | 16 | 12 | 6 | 7 | 4 | 2 | 5 | 4 | 7 | |
| 90+ days Delinquencies | | | | | | | | | | | | | | | | | | | | | | | | |
| percentages | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 0.07% | 0.21% | 0.47% | 1.45% | 1.86% | 2.45% | 2.76% | 2.79% | 1.99% | 1.88% | 1.86% | 1.61% | 1.38% | 2.32% | 2.61% | 1.23% | 1.44% | 0.87% | 0.88% | 0.92% | 2.27% | 2.39% | 2.47% |
| Non-Self Certified | | 0.08% | 0.04% | 0.32% | 0.19% | 0.32% | 0.29% | 0.48% | 0.75% | 0.61% | 0.98% | 0.44% | 0.26% | 0.17% | 0.82% | 0.76% | 0.14% | 0.20% | 0.31% | 0.00% | 0.00% | 0.00% | 0.00% | 0.21% |
| Total 90+ days | | 0.08% | 0.08% | 0.36% | 0.49% | 0.69% | 0.81% | 1.02% | 1.23% | 0.93% | 1.19% | 0.82% | 0.63% | 0.50% | 1.24% | 1.32% | 0.50% | 0.64% | 0.51% | 0.32% | 0.33% | 0.82% | 0.85% | 1.01% |
| Principal amounts | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 148,000 | 413,650 | 814,014 | 2,397,936 | 2,889,872 | 3,560,393 | 3,688,505 | 3,448,370 | 2,271,099 | 1,913,374 | 1,716,624 | 1,302,475 | 1,013,912 | 1,552,000 | 1,566,375 | 630,500 | 636,375 | 376,375 | 376,375 | 376,375 | 899,325 | 899,325 | 899,325 |
| Non-Self Certified | | 456,500 | 218,000 | 1,721,654 | 982,671 | 1,595,915 | 1,357,812 | 2,087,096 | 2,998,440 | 2,252,429 | 3,173,298 | 1,120,618 | 576,580 | 327,580 | 1,378,580 | 1,067,335 | 146,800 | 165,000 | 245,500 | - | - | - | - | 142,000 |
| Total 90+ days | | 604,500 | 632,650 | 2,535,668 | 3,380,607 | 4,485,886 | 4,918,205 | 5,755,591 | 6,447,810 | 4,523,527 | 5,086,673 | 2,837,042 | 1,881,055 | 1,341,492 | 2,930,580 | 2,633,710 | 777,300 | 801,375 | 621,875 | 376,375 | 376,375 | 899,325 | 899,325 | 1,041,325 |
| number of loans | | | | | | | | | | | | | | | | | | | | | | | | |
| Self Certified | | 1 | 3 | 5 | 10 | 13 | 14 | 15 | 11 | 11 | 11 | 8 | 6 | 4 | 6 | 5 | 3 | 3 | 2 | 2 | 2 | 4 | 4 | 4 |
| Non-Self Certified | | 2 | 1 | 10 | 8 | 10 | 8 | 11 | 12 | 17 | 7 | 3 | 2 | 6 | 5 | 1 | 1 | 1 | 1 | - | - | - | - | 1 |
| Total 90+ days | | 3 | 4 | 15 | 18 | 23 | 22 | 26 | 27 | 23 | 28 | 15 | 9 | 6 | 12 | 10 | 4 | 4 | 3 | 2 | 2 | 4 | 5 | |